

# Extended Measures of Well-Being: Meeting Basic Needs

Although personal or household income is generally regarded as the single best measure of the degree to which people are “well off,” other factors can also contribute to people’s well-being. Between October 1995 and January 1996, the Census Bureau included questions on basic needs, food sufficiency, and income adequacy in a supplement to the Survey of Income and Program Participation (SIPP).<sup>1</sup> This report presents the findings for these extended measures of well-being.

Basic needs included in this study were the ability to pay for utility bills, mortgage or rent, the doctor or dentist as needed, enough food, and other essential expenses. In 1995 about 1 person in 5 lived in a household that had at least one difficulty meeting basic needs. Eleven percent lived in households where more than one of these difficulties took place (table 1).

Having low income greatly increased the likelihood of having difficulty meeting basic needs. Among those who were in the lowest income quintile, 37.8 percent lived in households with at least one difficulty meeting basic needs. In 1995 more than a quarter of children (age 17 or younger) lived in a

**Table 1. Percent with at least one difficulty meeting basic needs in household, by detailed characteristics, 1995**

Characteristics	Percent who experienced at least one difficulty <sup>1</sup>	Percent who experienced more than one difficulty <sup>1</sup>
Total	20.2	11.0
Income quintile measures <sup>2</sup>		
Lowest	37.8	22.9
Second	24.5	14.0
Third	18.4	9.1
Fourth	11.3	4.4
Fifth	6.5	2.7
Age (years)		
0 to 9	28.5	16.1
10 to 17	27.8	16.3
18 to 29	22.3	12.6
30 to 39	21.1	11.5
40 to 49	17.9	9.4
50 to 59	14.8	7.5
60 to 69	10.1	4.0
70 and over	8.4	2.6
Race and Hispanic origin <sup>3</sup>		
White, not Hispanic	17.0	9.0
Black, not Hispanic	32.3	18.1
Hispanic	32.1	18.5
Region		
Northeast	20.2	10.4
Midwest	17.8	8.7
South	20.4	11.4
West	22.7	13.2
Gender		
Male	19.5	10.7
Female	20.9	11.2
Gender of householder		
Male	16.3	8.4
Female	28.5	16.2

<sup>1</sup>The SIPP is a longitudinal survey of people who are at least 15 years old, conducted at 4-month intervals. Although the main focus of the SIPP is information on labor force participation, jobs, income, and participation in Federal assistance programs, information is also collected in topical modules on a rotating basis. Data shown in this report are from the Basic Needs topical module.

household in which someone reported at least one difficulty meeting basic needs. Less than 10 percent of those 70 years old and older were in this situation.

Besides income and age, a number of other characteristics were associated

with difficulty in meeting basic needs. These included race and ethnicity. Blacks were more likely than Whites, and Hispanics (who can be of any race) were more likely than non-Hispanic Whites, to experience difficulty meeting basic needs. Also, barriers to productive labor force participation

**Table 1. Percent with at least one difficulty meeting basic needs in household, by detailed characteristics, 1995 (continued)**

Characteristics	Percent who experienced at least one difficulty <sup>1</sup>	Percent who experienced more than one difficulty <sup>1</sup>
Educational attainment		
Less than high school diploma	26.3	14.6
High school graduate	18.7	9.9
Some college or associate degree	15.6	8.1
Bachelor's degree or more	8.4	3.3
Health insurance coverage		
Not insured	35.8	22.7
Insured	15.7	7.5
Tenure		
Renter occupied	33.0	19.8
Owner occupied	13.8	6.5
Residential mobility		
Moved recently	27.2	16.0
Non-mover	17.7	9.1
Employment status <sup>4</sup>		
Unemployed	38.4	25.0
Not in labor force	17.6	9.1
Employed	16.0	8.1
Work disability <sup>4</sup>		
Work disability	29.1	16.9
Not disabled	15.3	7.7
Marital status <sup>4</sup>		
Not married	21.8	12.2
Married	14.0	6.6

<sup>1</sup>At least one difficulty meeting basic needs includes those who didn't meet essential expenses, didn't pay utility bills, didn't pay rent or mortgage, needed to see the dentist but didn't go, needed to see the doctor but didn't go, had phone service cut off, had utilities shut off, were evicted, or didn't get enough to eat. More than one difficulty refers to experiencing two or more types.

<sup>2</sup>Income quintiles group people according to household income, ranging from the lowest fifth of the population to the highest.

<sup>3</sup>Data for White and Black excluded Hispanics. Hispanics may be of any race.

<sup>4</sup>These items are tabulated for adults (age 18 and over) only. All other items cover the entire population.

Source: Bauman, K.J., 1999, *Extended measures of well-being: Meeting basic needs*, Current Population Reports, P70-67, U.S. Census Bureau.

(unemployment, work disabilities, low levels of education), lack of health insurance, and an unmarried marital status were characteristics commonly associated with difficulty meeting basic needs.

Those who rented rather than owned their homes were more likely to experience at least one difficulty meeting basic needs: renters tend to have lower incomes, fewer assets and other resources to draw on, and less stability. Also, people living in households with a female householder were significantly more likely to experience difficulty meeting basic needs than people in households with a male householder.

People who were without health insurance for at least 1 of the 4 months prior to the interview were more than twice as likely to live in a household with any difficulty meeting basic needs as those who had continuous coverage. This finding suggests that people who lack health insurance may do so because of other pressing needs. About 15 percent of those without health insurance lived in households where needed medical care was not obtained.

The SIPP included questions concerning the kind and amount of food in a household, the length of time food was in short supply, and the amount of money it would have taken to balance the food budget. About 5 percent of respondents lived in a household in which members sometimes did not get enough to eat (table 2). A larger share (18.8 percent) lived in households that either did not get enough to eat or did not get the kind of foods they wanted to eat.

Among those in households that did not get enough food to eat in the last 30 days, the average time they reported being short of food was over a week.

**Table 2. Food sufficiency, days without food and food budget shortfall, by income quintile, age, race, Hispanic origin, and gender, 1995**

Characteristic	Not enough or not the kind of food wanted (percent)	Not enough food		
		Percent	Average number of days without food in last 30 days	Average budget shortfall in last 30 days (dollars)
<b>Total</b>	<b>18.8</b>	<b>4.8</b>	<b>9</b>	<b>95</b>
Income quintile measures <sup>1</sup>				
Lowest	35.1	11.2	9	86
Second	24.8	6.6	9	110
Third	15.1	3.2	9	98
Fourth	9.8	1.5	6	115
Fifth	6.4	0.8	6	42
Age (years)				
0 to 17	25.1	7.3	8	100
18 to 29	20.6	5.6	9	91
30 to 59	16.7	4.1	9	96
60 and over	11.5	1.9	11	67
Race and Hispanic origin <sup>2</sup>				
White, not Hispanic	14.6	3.2	10	107
Black, not Hispanic	30.4	9.3	7	59
Hispanic	35.0	11.7	7	104
Gender				
Male	18.3	4.7	8	96
Female	19.2	5.0	9	94
Gender of householder				
Male	15.9	3.3	8	93
Female	24.8	8.0	9	96
Health insurance coverage				
Not insured	32.8	9.7	9	106
Insured	14.7	3.4	9	93

<sup>1</sup>Income quintiles group people according to household income, ranging from the lowest fifth of the population to the highest.

<sup>2</sup>Data for White and Black exclude Hispanics. Hispanics may be of any race.

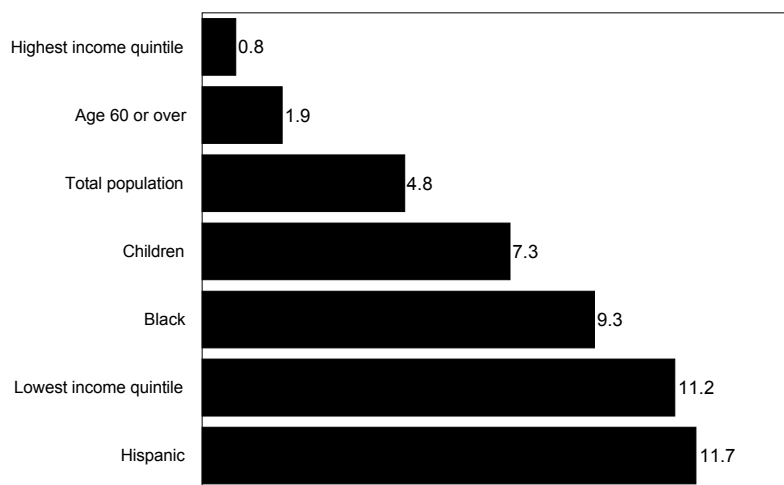
Source: Bauman, K.J., 1999, *Extended measures of well-being: Meeting basic needs*, Current Population Reports P70-67, U.S. Census Bureau.

On average, it would have taken about \$100 for these households to balance their food budget. Getting enough food was strongly associated with income, age, race and Hispanic origin, gender of householder, and health insurance coverage. Among children, 7.3 percent lived in households where people did not have enough to eat (fig. 1). Among those 60 years and older, only 1.9 percent reported not having enough food in the household.

The SIPP asked households that had difficulty meeting basic needs whether they received any help, and if so, where it came from. Of those with difficulties, 17.2 percent received help from others—usually family, friends, and community organizations. Government agencies provided help to 4.9 percent. Compared with those living with male householders, people living with female householders were more likely to have received help when they experienced difficulty meeting basic needs. Renters, those who have moved recently, and unmarried people were more likely to receive help than owners, those who haven't moved recently, and married people.

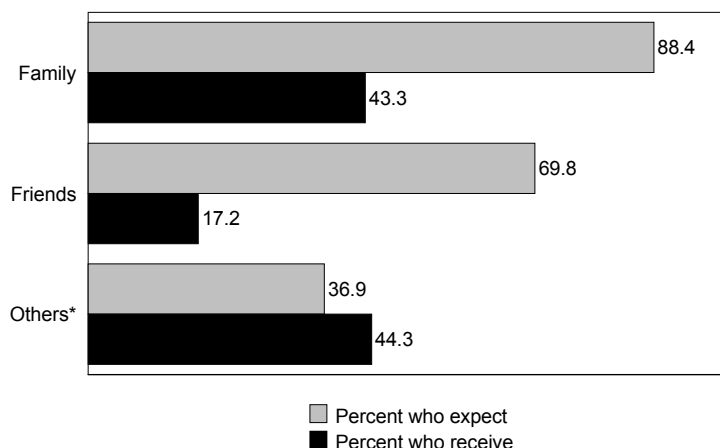
All respondents were asked about sources of help that would be available if it were needed. Over three quarters (77.3 percent) lived in households reporting that help would be available if it were needed. Compared with their counterparts, those less likely to have help available had less than a high school education, were unemployed, and had work disabilities. Over two-thirds (68.4 percent) lived in a household where family would supply any help needed; about half (54.0 percent) lived where help was available from friends; 28.5 percent of the households would obtain help from community agencies.

**Figure 1. Percent with not enough food in household in 1995, by selected characteristics**



Source: Bauman, K.J., 1999, *Extended measures of well-being: Meeting basic needs*, Current Population Reports P70-67, U.S. Census Bureau.

**Figure 2. Sources of help people expect they would get if they needed it compared with sources of help people actually do get when they have difficulty meeting basic needs**



\*"Others" refers to "Other people in the community besides family and friends, such as a social agency or a church."

Note: Calculation of percentages excludes those who did not expect help.

Source: Bauman, K.J., 1999, *Extended measures of well-being: Meeting basic needs*, Current Population Reports P70-67, U.S. Census Bureau.

People in low-income households were more likely than people in high-income households to receive help from others when they experienced difficulties meeting basic needs. But when asked about help available in a hypothetical situation, low-income people were less likely than high-income people to be in households where help was available. Those with low incomes might have been reluctant to ask for help or might have used up the generosity of those willing to help, especially if those available to help had similarly low incomes.

Among those in households that expected to get help, 88.4 percent expected to receive help from family; 69.8 percent expected to get help from friends (fig. 2). Of those in households that had difficulties meeting basic needs, much smaller percentages actually received help from family (43.3 percent) or friends (17.2 percent). In contrast, other agencies in the community were a larger part of actual help received than they were of help expected: 44.3 versus 36.9 percent.

Traditional measures of income, wealth, and poverty provide basic information about the well-being of the population. Extended measures such as those examined in this report can provide insight into aspects of well-being not captured fully by traditional measures.

Source: Bauman, K.J., 1999, *Extended measures of well-being: Meeting basic needs*, Current Population Reports P70-67, U.S. Census Bureau.